

Amendments to the Specification:

- Please replace the paragraph at p. 3, line 19 - p. 4, l. 2 with the following paragraph:

-- Credit cards for instance are unsecured loans. Under financial regulations, if an account is delinquent for a certain number of months, a bank may no longer be able to record or list that account as an asset. Thus, receiving only a portion of one month's regular calculated payment may not be beneficial to a bank if, even after the payment, the account may remain delinquent by the same number or a greater number of months. --

- Please replace the paragraph at p. 5, ll. 5-10 with the following paragraph:

-- Although certain banks have tracked the aggregate movement of [[an]] accounts through different levels of delinquency in the past, movement of accounts through buckets has have not been used as a management tool at least at the level of CSRs or other employees. Thus, managers have not been able to assess the individual impact individual that CSRs, teams of CSRs or other units have on so-called roll rates (movement of accounts between buckets) and other aspects of financial performance. Other drawbacks exist. --